

REMARKS

Claims 1, 3 and 5 are pending. By this Amendment, claims 2, 4, 6 and 7 are canceled, and claims 1 and 3 are amended.

Applicant appreciates the courtesies extended to Applicant's representative during the November 9 personal interview and the November 17 follow-up telephone interview. The substance of the discussions held is incorporated into the following remarks and constitute Applicant's record of the interview.

I. The Claims Define Patentable Subject Matter

The Office Action rejects claims 1, 2, 5, 6 and 7 under 35 U.S.C. §102(e) for USP 5,913,202 to Motoyama. With respect to claims 2, 6 and 7 this rejection is moot. With respect to claims 1 and 5 this rejection is respectfully traversed.

Applicant respectfully disagrees with the Office Action's assertion that Motoyama discloses a client computer notifying a financial institution server to send asset information to a unified asset management server, see, e.g., specification at Figs. 5 and 7 and page 11, lines 9-26, and said financial institution server providing authentication when said unified asset management server is the server specified in the notification from said client computer see, e.g., Fig. 5, as in amended independent claim 1.

Instead, Motoyama does not disclose direct communication between the client computer and the financial institution server. In Motoyama the financial information intermediary system 10 is disposed between a plurality of financial institutions 20 and a plurality of client terminals 30. See, e.g., col. 3, lines 25-27, and Fig. 1. Although Motoyama discloses that the financial information intermediary system 10 can be realized as an integral part of each client terminal 30, see, e.g., col. 4, lines 56-58, the client terminal still communicates through the financial information intermediary system 10 and not directly to the financial institution.

Furthermore, Motoyama does not disclose the financial institution server providing authentication when the unified asset management server is the server specified in the notification from the client computer as in claim 1. Motoyama merely discloses communication between a unified asset management server and a financial institute server. See, e.g., col. 6, lines 29-34. In Motoyama the security system 80 is disposed between personal computers 101 and 102 and the financial delivery computer 40. In claim 1 the client computer gives advanced notification to the financial institution server. Therefore, the unified asset management server cannot collect the client's information without authentication. See, e.g., specification at page 11, lines 9-26. Applicant respectfully traverses the assertion made during the November 17 telephone interview that Motoyama discloses the financial institution server providing authentication. As discussed above in Motoyama, the security system 80 is disposed between the personal computers 101 and 102 and the financial delivery computer 40. Thus, even if the financial delivery computer is interpreted as being part of the financial institution server, the security system 80 is still separate.

The Office Action rejects claims 3 and 4 under 35 U.S.C. §103(a) over Motoyama. With respect to claim 4 this rejection is moot. With respect to claim 3 this rejection is respectfully traversed.

Applicant respectfully disagrees with the Office Action's assertion that Motoyama discloses a client computer making a request to a financial institution server to perform authentication, the client computer making a request to the financial institution server to execute a prescribed transaction, the financial institution server notifying the client computer of the results of the execution of the transaction and the financial institution server providing authentication when the request for the authentication by the unified asset management server is made within a prescribed time from the execution of the transaction.

As discussed above, Motoyama does not disclose direct communication between the client computer and the financial institution server. Furthermore, Motoyama does not disclose the financial institution server providing authentication when the request for authentication by the unified asset management server is made within a prescribed time from the execution of the transaction.

Applicant respectfully traverses the Office Action's official notice that performing verification/authentication in a prescribed time limit is old and well known in the financial arts. As provided in MPEP §2144.03(c) if Applicant challenges a factual assertion as not properly officially noticed or not properly based upon common knowledge, the Examiner must support the finding with adequate evidence. Applicant timely traversed this assertion of official notice in the Amendment filed May 5, 2004.

II. Conclusion

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



James A. Oliff
Registration No. 27,075

Michael Britton
Registration No. 47,260

JAO:MQB/scg

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OLIFF & BERRIDGE, PLC
P.O. Box 19928
Alexandria, Virginia 22320
Telephone: (703) 836-6400

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